

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

RICHARD ERIC DAVIS, SR.
RUHIYYIH DAVIS
Debtor(s)

Case No. 12-11138TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/09/2012.
- 2) The plan was confirmed on 09/25/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/06/2013, 05/09/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/19/2016.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,688.06.
- 10) Amount of unsecured claims discharged without payment: \$42,260.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$98,755.36
Less amount refunded to debtor	\$12,864.40

NET RECEIPTS: **\$85,890.96**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,475.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,595.10
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,070.10**

Attorney fees paid and disclosed by debtor: \$1,225.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,000.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,529.00	NA	NA	0.00	0.00
ASHLEY FUNDING SVCS LLC	Unsecured	11.05	14.58	14.58	1.03	0.00
BALDWIN GARDENS INC	Unsecured	5,431.14	6,868.69	6,868.69	486.72	0.00
BENEFICIAL/HFC(*)	Unsecured	10,957.00	NA	NA	0.00	0.00
BILL ME LATER	Unsecured	1,516.61	1,554.41	1,554.41	110.15	0.00
CBJ CREDIT RECOVERY	Unsecured	35.00	NA	NA	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	240.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	266.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	812.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	68.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	70.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	717.00	645.86	645.86	45.77	0.00
EC & EE EMPLOYEES FCU++	Unsecured	2,725.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	5,164.00	5,292.21	5,292.21	375.01	0.00
ECMC(*)	Unsecured	3,086.00	4,942.94	4,942.94	350.26	0.00
ECMC(*)	Unsecured	2,343.00	2,343.58	2,343.58	166.07	0.00
ERIE COMMUNITY CREDIT UNION	Secured	7,264.82	7,163.95	7,163.95	7,163.95	809.28
ERIE COMMUNITY CU	Unsecured	398.22	NA	NA	0.00	0.00
ERIE FEDERAL CREDIT UNION(*)	Unsecured	2,426.06	2,426.06	2,426.06	171.91	0.00
ERIE RETINAL SURGERY INC	Unsecured	0.00	NA	NA	0.00	0.00
ERIE TIMES FCU	Unsecured	5,272.21	NA	NA	0.00	0.00
GECC/ LOWE'S++	Unsecured	0.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	135.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	160.00	NA	NA	0.00	0.00
MAIN STREET ACQUISITIONS CORP	Unsecured	1,629.00	1,680.82	1,680.82	119.10	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	106,947.38	105,574.98	0.00	64,587.78	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	1,259.20	1,259.20	1,259.20	0.00
PBW PLUMBING & HVAC INC	Unsecured	92.94	NA	NA	0.00	0.00
PENN STATE UNIVERSITY	Unsecured	NA	3,935.00	3,935.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	837.00	923.92	923.92	65.47	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT I	Unsecured	3,876.00	3,746.15	3,746.15	265.45	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	795.58	795.58	795.58	56.37	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	0.00	300.59	300.59	21.30	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	325.00	350.00	350.00	24.80	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,536.00	1,535.57	1,535.57	108.81	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	204.00	185.66	185.66	13.16	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	867.00	833.75	833.75	59.08	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	795.00	771.56	771.56	54.67	0.00
STEVENS-KING ORAL SURGERY	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	49,322.26	49,471.10	49,471.10	3,505.52	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$64,587.78	\$0.00
Mortgage Arrearage	\$1,259.20	\$1,259.20	\$0.00
Debt Secured by Vehicle	\$7,163.95	\$7,163.95	\$809.28
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,423.15	\$73,010.93	\$809.28
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$88,618.03	\$6,000.65	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,070.10</u>	
Disbursements to Creditors	<u>\$79,820.86</u>	
TOTAL DISBURSEMENTS :		<u>\$85,890.96</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/03/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.